



10 Glenlake Pkwy Ste 130
Atlanta, GA 30328
1-866-60STONE (78663)

Welcome to Your New Home! What's Next?

Congratulations on your new home! 🎉 As you step into this exciting chapter, we at Stone Financial Services are here to guide you through what comes after closing on your house. Here's a handy checklist to keep you on track and make the most out of your new purchase:

1. File for Homestead Exemption

To avoid a potential doubling of your property taxes, make sure to file for a homestead exemption at your local tax assessor's office. Bring your deed and a copy of your driver's license with you. This is a critical step to keep your mortgage payments manageable.

2. Beware of Junk Mail

Expect an influx of offers from mortgage protection insurance companies. These are not affiliated with your lender or with us, Stone Financial Services. Many of these offers do not serve your best interest. Proceed with caution.

3. Refinance Offers

In about six months, you might start receiving offers to refinance your mortgage. Please remember, these companies are not connected to us and often use misleading information to lure customers. Before considering such offers, consult with us. We're here to ensure you make decisions that genuinely benefit you.

4. Consider a Home Warranty

If you don't already have a home warranty, it might be a good idea to get one. This can be a safety net against unforeseen issues that could arise in your new home, protecting you from potentially hefty out-of-pocket expenses.

5. Manage New Debts Wisely

It's easy to feel the urge to make big purchases after buying your home. However, consider waiting a few months to stabilize your new budget. Large debts can impact your credit and make future refinancing more challenging, not to mention the potential for financial strain. Your property taxes **can** adjust from year to year. You **may** shop your homeowner's insurance at any time. Notify your loan servicer if you do.

Stay Connected

Remember, our relationship doesn't end at closing. At Stone Financial Services, we pride ourselves on fostering educated and financially savvy homeowners. Feel free to reach out with any questions or for advice on navigating your homeownership journey—we're just a call or email away.

And finally, if you know anyone—friends or family—looking to start their home buying journey, send them our way. We promise to extend the same exceptional service we've offered you!

Warm regards,

Shaun J Stone